

Tim Clark
62 Alease Dr.
Fayetteville, TN 37334

2005 SEP 20 AM 10 21

Dozz
D. P. Roman

September 16, 2005

Director John F. Carter
Federal Deposit Insurance Corporation
San Francisco Regional Office
25 Jessie Street at Ecker Square
Suite 2300
San Francisco, California 94105

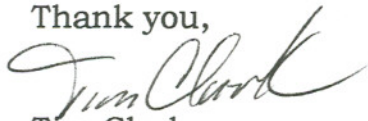
Dear Director Carter,

Please reject the application by Wal-Mart Stores, Inc. to charter an Industrial Loan Company (ILC) bank in Utah.

This is taking the one-stop-shopping to extreme. Pretty soon we'll all be working for Wal-Mart if this gets by. Please stop this "elephant of business" out of the banking industry.

I ask for your support in keeping Wal-Mart out of banking.

Thank you,


Tim Clark